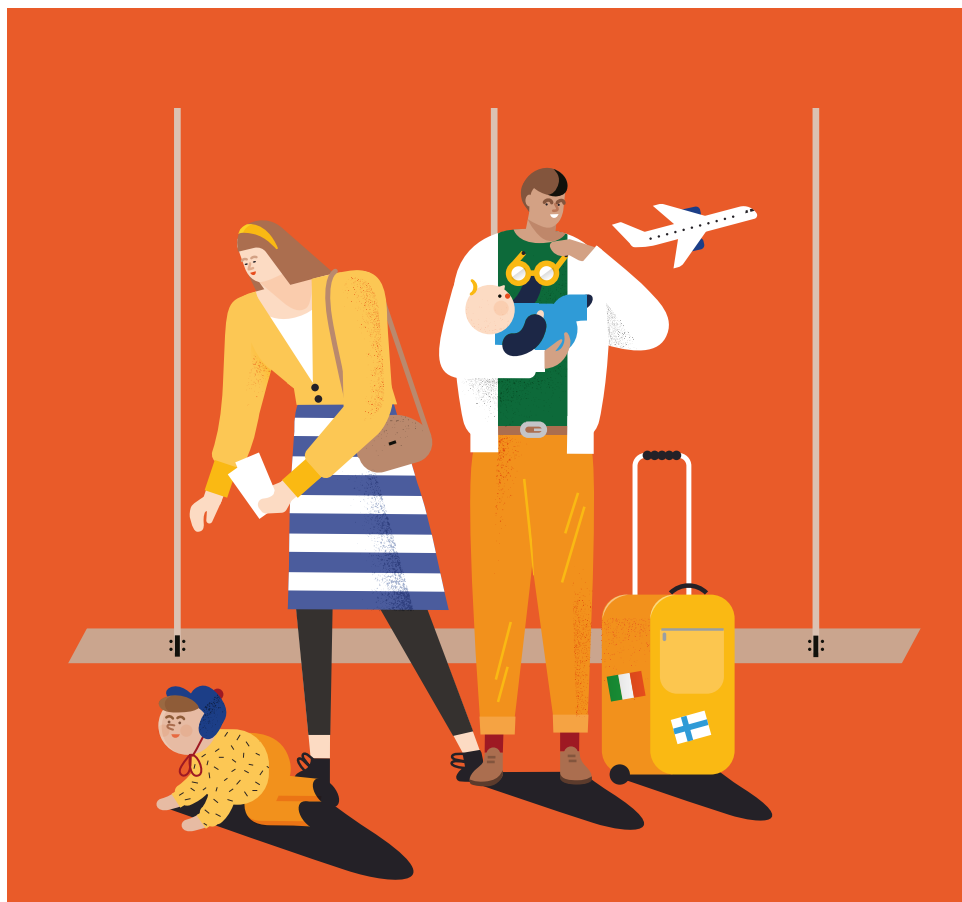




Moving to or from Finland

When can you get Kela benefits?
What happens if you move abroad?

BRIEFLY AND IN PLAIN LANGUAGE



Contents

When you move to Finland and from Finland	1
Who can get Kela benefits?	2
What is permanent residence?	2
When you move to Finland	3
Coming to Finland to work	3
Conditions connected with Kela benefits	6
Report your move to Finland when you apply for a Kela benefit	7
When you move from Finland	8
Temporary or permanent move?	8
Part of the year in another country	9
Working in an EU country, EEA (European Economic Area) country or Switzerland	9
Moving to a social security agreement country	10
Posted workers	10
Students and researchers	11
Family members	12
Right to Kela benefits outside Finland	12
Notify Kela if you move abroad	13
Return to Finland	14
More information	15
Kela is at your service	16

When you move to and from Finland

In this brochure, we tell you what the conditions are for Kela benefits when you move to Finland.

The second part of the brochure tells you what happens to your social security when you move away from Finland.

The brochure describes the situation in 2019. It does not describe all the details of the different types of benefits.

Kela pays financial support in different kinds of life situations.

For example, Kela's benefits are

- national pension, guarantee pension and other pension benefits
- housing allowance
- benefits when you get ill
- basic unemployment benefits
- student benefits
- benefits intended for families with children.

You can get information about Kela's benefits at



www.kela.fi/english

You also get information from brochures dealing with benefits (see back cover).

The criteria for Kela benefits have been set in law.

When Kela decides about some type of benefit, the situation of each applicant is considered individually. The life situations of the applicants and their need for benefits are often very different.

For this reason, not everyone gets the same amount of benefit.

Who can get Kela benefits?

Kela benefits are usually paid to a person who is living in Finland on a permanent basis or works in Finland with a wage that is at least 696.60 euros per month.

An exception to this are people who live in Finland but work in another European Union country. They usually do not have the right to benefits from Kela.

However, when you move to Finland getting benefits is affected by whether you are moving to Finland

- from one of the Nordic countries
- from one of the European Union (EU) or European Economic Area (EEA) countries, from Switzerland or
- from a country with which Finland has a social security agreement (see page 4).

The EEA countries are:

- the countries in the European Union
- Norway
- Iceland
- Liechtenstein.

Getting benefits is also affected by whether or not you are moving to Finland as a(n)

- employee or self-employed person / you operate your own business

- student
- family member
- posted worker.

People who are covered under the health insurance scheme handled by Kela get a Kela card.

What is permanent residence?

You are resident in Finland if your main home and residence are here and you spend at least half of your time here.

When you move to Finland, Kela determines if you move here permanently.

Your overall situation is considered, and this is affected by, for instance, the following factors:

- You return to Finland to live.
- You have a work agreement for work in Finland.
- You are married or in another type of close family relationship with a person who lives in Finland permanently.

If you move to Finland temporarily, you do not usually have the right to Kela benefits. For example, asylum seekers do not have the right to Kela benefits.

When you move to Finland

Coming to Finland to work

You are entitled to benefits from Kela if you move to Finland permanently.

You can also get benefits from Kela on the basis of your employment. In that case, you do not have to move to Finland on a permanent basis.

Your right to benefits from Kela is affected by whether your wage is at least 696.60 euros per month. You are entitled to Kela benefits in the months when the income limit is exceeded.

- If you have a place of domicile in Finland, you are entitled to the medical care you need within the public health care system, usually at the local municipal health centre.
- If you come to work in Finland and you do not have a place of domicile, you should ask Kela to determine whether you have the right to medical care in the public health care system.
- If you come to Finland from an EU or EEA country or from Switzerland, you may also be entitled to child home care allowance.

- If your wage is at least 696.60 euros per month, you may be entitled to Kela benefits from the start of the employment. You are entitled to the benefits granted on the basis of the Health Insurance Act in the months when the wage is at least 696.60 euros per month. If you work in Finland for at least 6 months, you are entitled to Kela benefits for 3 months after the work has ended.
- If you come to work in Finland from some other country than an EU or EEA country or Switzerland, you cannot get all Kela benefits, however. For instance, child benefit is one such benefit.



**For more information,
call 020 634 0200**

Employees who move from social security agreement countries

Finland has made social security agreements with some countries.

These countries are

- the Nordic countries
- the United States
- Canada (and Quebec)
- Chile
- Israel
- Australia
- India
- China
- South Korea.

These agreements generally concern pensions and some also concern medical care.

If you come from any of these countries, check from Kela how these agreements affect your social security.

Posted workers

If your employer sends you to Finland from outside the EU, EEA (European Economic Area) or Switzerland, the same rules that affect other employees affect you.

You are entitled to benefits from Kela when you move to Finland permanently or when your wage is at least 696.60 euros per month.

If you come as a posted worker from another EU or EEA country or from Switzerland, you stay covered by the social security system of the country you are sent from.

You get medically necessary treatment with a European Health Insurance Card, which you get from the country you are sent from. You get an official certificate (A1/E101) from your sending country that says your employer has sent you to Finland to work.

If you come as a posted worker from a country that has a social security agreement with Finland, you get the benefits referred to in the agreement from the country you have left.

You can get other benefits than those referred to in the agreement from Finland, if you move here on a permanent basis or your wage is at least 696.60 euros per month.

Social security based on working (employment)

If you work in Finland, you are also covered by social security based on working. This is, for example, earnings-related pensions and earnings-related unemployment benefits as well as benefits for accidents at work and work-related diseases.

These are not handled by Kela, however. Private insurance companies, unemployment funds and foundations look after them.

Family members

When you move to Finland as the family member of an employee or a student, you should usually live in Finland permanently to be entitled to Kela benefits.

The family members of employees coming from EU or EEA (European Economic Area) countries or from Switzerland can get medical care, child benefit and child home care benefits, even if they do not live in Finland themselves or their stay in Finland is only temporary.

If you come to work in Finland from some other country, you can usually get child benefit and child home care allowance for a child who lives in Finland even if the child lives in Finland only temporarily.

The social security agreements entered into with some countries can also affect the social security of family members.

The family members of posted workers are usually covered by the social security system of the sending country.

Students

If you move to Finland from some other country than an EU country only to study, the estimated duration of the studies must be at least 2 years in order for you to get the right to Kela benefits. However, you are not entitled to all Kela benefits, such as housing allowance and maternity grant.

Students from the EU countries are usually not entitled to Kela benefits. If you have other reasons than studying to stay in Finland, such as working, you can be entitled to Kela benefits.

Usually you cannot get financial aid for students from Finland, however. If you move to Finland in order to study here, check your right to financial aid for students from Kela.

Conditions connected with Kela benefits

Kela usually pays benefits from the date you move to Finland.

However, some benefits are paid only to those who have lived in Finland for a certain period before benefits can be given.

These benefits are, for example, daily allowances paid on the basis of being a parent, Kela's basic unemployment allowance, Kela's pensions, and disability allowance for persons who are over 16 years old.

In granting some types of benefits, the insurance periods in another EU or EEA country or Switzerland are taken into account.

You can get, for example, a maternity allowance (financial benefits for mothers) when you have worked in Finland or lived in Finland on a permanent basis for at least 180 days immediately before the estimated date of birth.

The sickness insurance period from another EU or EEA country or Switzerland can also be accepted in the period of residence in Finland.

Check from Kela when you can get Kela's benefits.



**For more information,
call 020 634 0200**

Report your move to Finland when you apply for a benefit from Kela

If you have moved to Finland and you apply for some benefit paid by Kela, you must at the same time notify Kela of your move to Finland.

You can apply for benefits online at



www.kela.fi/asiointi
(in Finnish) or
www.fpa.fi/etjanst
(in Swedish)

or you can complete an application form. The forms are available on Kela's website at



www.kela.fi/forms

You can also pick up application forms at a Kela office.

If you apply for a Kela benefit on an application form, you should send the application to Kela by post. You can go to Kela's website to check the address to which you should send the application.



www.kela.fi/by-mail

The application can also be handed in to a Kela office.

Kela will send you a decision.

When you move from Finland

When you move from Finland, inform Kela about the move if you receive benefits from Kela. You must also inform Kela of a temporary stay in another country if you receive benefits from Kela.

You should also notify Kela about changes in your situation happening outside Finland. They may concern, for example, studying or starting/stopping work, or family relations.

Temporary or permanent move?

Your right to Kela benefits is usually decided on the basis of how long you plan to stay in another country. If you plan to be in another country for 6 months at maximum, you will usually have the right to Kela benefits during this time. In this case, you will still get the Kela benefits that are paid to other countries. These are, for example, pensions, child benefits, maternity grant and parental benefits.

If you move away from Finland permanently, you are usually no longer entitled to Kela benefits. A move is regarded as permanent if it should last over 6 months. In this case, your right to Kela benefits usually ends when you move away from Finland.

If you move to another country, find out if you can get benefits from your new country of residence.

Some special groups can remain entitled to Kela benefits even if they are in another country for over 6 months. They are, for example, students who study abroad on a full-time basis and posted workers.

Civil servants are entitled to Kela benefits. If their family members accompany them abroad, the family members have to notify Kela of the move abroad.

Part of the year in another country

If you regularly live outside Finland for more than half the year, you usually do not have the right to Finnish social security.

Working in an EU country, EEA (European Economic Area) country or Switzerland

If you start working in an EU or EEA (European Economic Area) country or Switzerland, even a short employment period means that you are no longer entitled to Kela benefits.

You have the right to benefits in the country where you are working, regardless of the country where you live.

Workers are covered by only one country's social security system at a time.

Therefore, you cannot be covered by the Finnish social security system at the same time that you are covered by another country's social security system.

Cross-border workers

A cross-border worker is a person who returns daily or at least once a week to his or her permanent country of residence.

If you work as a cross-border worker in another EU or EEA country, you are entitled to benefits in the country of employment regardless of which country you live in.

Seamen

Seamen are entitled to benefits in the country under whose flag they work. This is called the flag state principle.

If you work as a seaman on a vessel that flies the flag of another EU or EEA member country, you are usually entitled to benefits in that country – even if you live permanently in Finland.

Moving to a social security agreement country

Finland has a social security agreement with the following countries:

- the Nordic countries
- the United States
- Canada (and Quebec)
- Chile
- Israel
- Australia
- India
- China
- South Korea.

These agreements generally concern pensions and some also concern medical care.

The social security agreements concern different matters for different countries. It's therefore a good idea to check before you move how the agreements between these countries affect your social security.



**For more information,
call 020 634 0200**

Posted workers

Posted workers are persons that Finnish employers have sent to work in other countries.

Posting outside the EU or EEA (European Economic Area) or Switzerland or a social security agreement country

Inform Kela about working in another country.

If the posting lasts less than 6 months, you are still entitled to Kela benefits.

If the posting will last longer than 6 months, you must together with your employer notify Kela of the work abroad. The notification must be filed at the latest when you return to Finland.

Posting to an EU or EEA country or to Switzerland

If you are sent as a posted worker to these countries, you are usually entitled to Kela benefits.

Your employer should apply for a certificate from the Finnish Centre for Pensions for you, stating that you are still covered by the Finnish social security system.

You can get more information about applying for a certificate from the Finnish Centre for Pensions **www.etk.fi**.

Posting to a social security agreement country

If you are posted to a country that Finland has a social security agreement with, you are usually still entitled to benefits from Kela. In this case, a posting can even last for more than 6 months.

In these situations, also, your employer should apply for a certificate from the Finnish Centre for Pensions for you. Based on this, Kela determines if you can still get benefits.

Students and researchers

You are entitled to Kela benefits even if you study in another country for more than 6 months. If your period of studying will last longer than 6 months and you get study grant from Kela, Kela checks if you are entitled to other Kela benefits. If you do not get study grant from Kela, you should notify Kela about the studies abroad.

If you work alongside your studies, the rules concerning employees may affect you – especially if you are staying in an EU country.

Remember to inform Kela about the work you do in another EU country. Also find out about the social security rules of the country you will work in.

Family members

The right to Kela benefits of family members who are moving to another country usually depends on how long the stay abroad will last.

If you plan to be in another country for 6 months at maximum, you are usually entitled to Kela benefits. If you move as a family member of, for instance, a posted worker, student, civil servant or person doing development aid work, you can get benefits from Kela. You must notify Kela of the stay abroad.

Working in another country can, however, affect whether or not you are entitled to Kela benefits.

Right to Kela benefits outside Finland

If you are covered under Finland's social security system when you are staying in another country, you can usually get the same benefits that you would get in Finland. Child benefits and maternity grants as well as parental benefits, for example, are also paid to other countries.

Not all Kela benefits are paid to other countries, however.

If you are entitled to health insurance benefits from Finland, you can apply to Kela for a European Health Insurance Card, which is free-of-charge. With this card, you can get medically necessary treatment in any EU or EEA (European Economic Area) country, or in Switzerland.



**You can get a card by
telephoning 020 634 2650**

Pension payments to other countries

A pensioner moving to another country permanently is paid a national and survivor's pension at most for one year after moving to another country.

However, if a person moves to an EU or EEA (European Economic Area) country or to Switzerland or to a social security agreement country, pension payments will usually be paid for a longer time. Disability pensions may only be paid to the EU or EEA countries or Switzerland. Guarantee pension is not paid if you move abroad on a permanent basis.

You can get more information about how earnings-related pensions build up and their payment to other countries from the Finnish Centre for Pensions **www.etk.fi**.

Notify Kela if you move abroad

You should notify Kela about a temporary or permanent move to another country if you receive a Kela benefit.

A notification can be made online at



www.kela.fi/asiointi
(in Finnish) or
www.fpa.fi/etjanst
(in Swedish)

You can report this also by filling in form Y 38e. The form is on Kela's website at



www.kela.fi/forms

You can also pick up the form at a Kela office.

If you report a move abroad on a form, you should send the form to Kela. You can go to Kela's website to check the address to which you should send the form.



www.kela.fi/by-mail

You can also check the address by calling Kela's customer service number:



020 634 0200

Remember to report your change of residence to the local register office, too.

If you are no longer entitled to benefits governed by the Health Insurance Act, you can no longer use the European Health Insurance Card.

In some situations you can be entitled to Kela benefits even when you stay abroad for more than 6 months. In that case, you must inform Kela about the duration of and the reason for the stay abroad. For more information about applications, see page 13.

Return to Finland

If you have received benefits from Kela before your stay in another country and you return to Finland, report your return to Kela.

If you have not previously been entitled to Kela benefits, your entitlement to the social security benefits handled by Kela is determined when you apply for a benefit for the first time.

When processing applications, Kela can get information from both Finnish and foreign authorities.

More information

Kela's Centre for International Affairs provides information when you move to or from Finland.



www.kela.fi/centre-for-international-affairs

In international matters, you can also call our customer service numbers:



020 634 0200
(in Finnish, service also available in English)



020 634 0300 (in Swedish)

Matters connected with financial aid for students if you complete your total degree programme in another country:



020 634 6630
Monday to Thursday
from 1 p.m. to 3 p.m.

Information about healthcare services in Finland and abroad:



www.choosehealthcare.fi
yhteyspiste@kela.fi

The basic social assistance is a benefit of last resort

You can be granted basic social assistance from Kela if all your incomes and assets as well as the social benefits granted to you are not sufficient to cover your everyday expenses, such as food and housing.



www.kela.fi/social-assistance

Kela is at your service

Kela's services on the internet

Visit Kela's website for more information:



www.kela.fi/english

Online assistance:



www.kela.fi/kysykelasta

You can use the calculators to calculate the amounts of the benefits:



www.kela.fi/laskurit
(in Finnish) or
www.fpa.fi/berakningar
(in Swedish)

Kela's online customer service is a safe and secure channel for online contact. Go to



www.kela.fi/asiointi
(in Finnish) or
www.fpa.fi/etjanst
(in Swedish)

Sign in to the online service with your own online banking codes or the mobile ID on your phone.

At Kela's online customer service, you can:

- apply for coverage under the Finnish social security system

- apply for Kela benefits
- get information about the handling of your application
- send attachments
- report changes
- stop getting support.

The online customer service and calculators are in Finnish and Swedish only.

By phone



Moving to or from Finland
020 634 0200

Note: Kela's phone numbers will change at the end of 2019. Check the numbers at www.kela.fi/phone-numbers.

Kela's offices

Contact information for Kela's offices is at



www.kela.fi/offices

Book an appointment

Book an appointment if there is a big change in your life or you need to discuss your affairs.

To book an appointment, call our customer service number or go to



www.kela.fi/appointments

Do you need an interpreter?

If you need interpreter assistance, contact Kela or see



www.kela.fi/interpretation
for more information.

Report changes

If you receive a Kela benefit, do remember to inform us quickly if there are changes in your situation. These can be, for example, changes in your housing or family situation or changes in income.

Kela may take benefits back

If Kela pays too much in benefits because of incorrect information, it must take the money back from you.



www.kela.fi/web/en/recovery-of-overpayments



Overpayment Recovery Centre
020 634 4940

Rectification request

If you are dissatisfied with a decision you receive from Kela about basic social assistance, you can ask for a rectification by contacting the Appeals Management Centre. Instructions are provided with the decision. If you have any questions, please contact Kela first.

Social Security Appeal Board



0295 163 800



www.samu.fi

You are welcome to contact us!

9am to 3pm, Monday to Friday. For information about temporary changes to opening hours, see: www.kela.fi/phone-numbers

020 634 2550

Conscripts
Families with children
Housing benefits
Social assistance
Students
Unemployment

020 634 2650

Death of a family member
Disability
Kela card, European Health Insurance Card
Pensioners
Rehabilitation
Sickness
Moving to or from Finland **020 634 0200**

Note: The customer service numbers will change in 2019, see www.kela.fi/phone-numbers.

Kela brochures available in English

Benefits for families with children

General housing allowance

Health and Rehabilitation

Benefits for students and benefits for conscripts

Financial support during unemployment

Pensions and retirement

■ Moving to or away from Finland

Basic social assistance

The brochures are available at Kela offices and citizen service points.
Brochures in other languages at **www.kela.fi/muutkielet**